

*Let us all do our part to keep
the cost of insurance affordable.*

State Fire & Tornado Fund Staff

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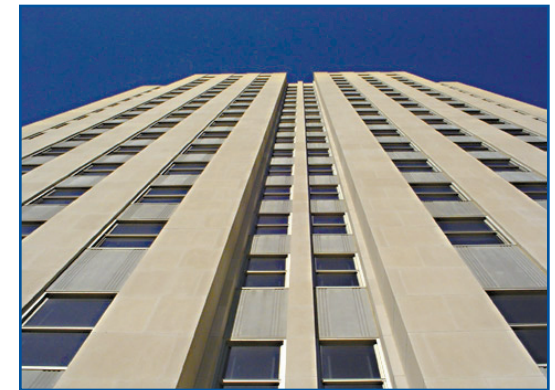
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North Dakota State Fire & Tornado Fund

*Providing affordable property
insurance coverage for the state
and its political subdivisions
since 1919.*



*Policyholder Claim
Adjustment Guide*

North Dakota Insurance Department

Department 401
State Capitol — Fifth Floor
600 East Boulevard
Bismarck, ND 58505-0320



The Special Funds
Division of the North
Dakota Insurance
Department endeavors
to handle the needs of
our customers the right way

the first time — accurately, fairly and
timely — and always with
the benefit of prevention,
safety and education.



**NORTH
DAKOTA**

Special Funds
Division

**Insurance
Department**

Jim Poolman, Commissioner

425 North Fifth Street
Bismarck, ND 58501-4033
701.328.9600
701.328.9610 — fax

Policyholder guide to understanding the essential steps in adjusting claims

Policyholder

- ◆ Protect your property.
- ◆ Make temporary repairs to prevent further damage and preserve the damaged property.
- ◆ Notify our office immediately. If you experience a major loss and it occurs after-hours or on weekends, call 701-328-9606 and leave a message with your name and phone number. We will get back to you the next business day.
- ◆ Complete and mail a Notice of Loss to the Fund or fax to 701-328-9610. (Form is located in the policy renewal packet.)

The Fund is not committed to payment of any claim until authorization is given.

Adjustment of Claim

The type and severity of a loss will dictate how the loss is adjusted by the Fund.

- ◆ Internal Staff or
- ◆ Contracted Claims Service Provider, and
- ◆ Consultants (example: electrical, structural, environmental, Information Technology, Restoration)

The Fund uses these resources to:

- ◆ Validate a loss (Determine that the loss is a covered Cause of Loss)
- ◆ Identify scope of damage (This could occur over a period of time)
- ◆ Estimate loss costs (Cost to repair or replace damaged property)

Once the scope of work is identified, the Fund will or through its contracted claims service provider(s) determine the estimated repair or replacement value on a replacement cost (RC) or actual cash value (ACV) basis.

Hiring a Contractor

A policyholder can:

- ◆ Bid work out.
- ◆ Hire a contractor or vendor to complete the scope of work at the lowest fair bid for services.
- ◆ In some emergency situations, the Fund can assist you (policyholder) in finding a vendor or contractor(s) to perform emergency response services and permanent repairs.

To protect yourself in case something goes wrong, contractors that are hired must:

- ◆ Be licensed with the Secretary of State.
- ◆ Be bonded.
- ◆ Carry liability Insurance.
- ◆ Carry Workers' Compensation Insurance for their employees.

Please keep in mind that it is the policyholder who makes the decision on choosing a vendor or hiring a contractor.

If you have questions after your adjuster's first contact, please call that adjuster. Don't wait for the adjuster to follow up with you.